

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**N**

IN RE:

<b>WILLIAM J. BORLAK,</b>	:	<b>Bankruptcy No. <u>15-23207JAD</u></b>
	:	
	:	
	:	<b>Issued Per The 11/15/2016</b>
	:	<b>Proceeding</b>
	:	
<b>Debtor(s)</b>	:	<b>Chapter 7</b>

**ORDER DISMISSING CASE WITHOUT PREJUDICE**

**AND NOW**, this 15th day of November, 2016, **IT IS HEREBY ORDERED** that the above-captioned case is **DISMISSED WITHOUT PREJUDICE** and that the Debtor(s) remain legally liable for all of his/her debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. § 349, and creditors are directed to title 11 U.S.C. § 108 (c) for time limits on filing a lawsuit to collect; generally, a creditor's lawsuit must be filed by the later of (1) the time deadline prescribed by state law, or (2) thirty days after date of this notice.

**IT IS FURTHER ORDERED** that if this case is dismissed, with prejudice, pursuant to 11 U.S.C. § 109(g), the Debtor is ineligible to file bankruptcy under any chapter for one-hundred eighty (180) days.

**IT IS FURTHER ORDERED** that the Clerk shall give notice to all creditors of this dismissal.

  
**JEFFERY A. DELLER** jsf  
U.S. Bankruptcy Judge

cm: **All Creditors And All Parties In Interest**

FILED  
11/15/16 10:31 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

## Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
William J Borlak  
DebtorCase No. 15-23207-JAD  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut  
Form ID: pdf900Page 1 of 2  
Total Noticed: 22

Date Rcvd: Nov 15, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2016.

db +William J Borlak, 1349 Fourth Avenue, Coraopolis, PA 15108-1619  
 cr +Borough of Coraopolis, 1012 Fifth Avenue, Coraopolis, PA 15108-1804  
 cr +Deutsche Bank National Association, et al., by its, Stern & Eisenberg, PC,  
 1581 Main Street, Suite 200, Warrington, PA 18976-3400  
 cr Enterprise Bank, 4091 Mount Royal Boulevard, Allison Park, PA 15101-2917  
 cr +Ocwen Loan Servicing, LLC, Robertson, Anschutz & Schneid, 6409 Congress Avenue, Suite 100,  
 Boca Raton, FL 33487-2853  
 14120721 AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701  
 14159493 +Borough of Avalon, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6101  
 14159496 +Borough of Coraopolis, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6101  
 14159495 +Cornell SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6101  
 14159488 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6101  
 14188652 Deutsche Bank National Trust Company, c/o Ocwen Loan Servicing, LLC,  
 Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605  
 14203883 Deutsche Bank National Trust Company, c/o Ocwen Loan Servicing, LLC,  
 Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605  
 14120285 +Enterprise Bank, c/o Joseph A. Fidler, Esq., 4091 Mt. Royal Blvd.,  
 Allison Park, PA 15101-2917  
 14122262 +First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002  
 14101745 +JPMC Specialty Mortgage LLC f/k/a WM Spe, KML Law Group P.C.,  
 Suite 5000 - BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1538  
 14159491 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,  
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 14188686 The Bank of New York Mellon Trust Company, c/o Ocwen Loan Servicing, LLC,  
 Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr E-mail/PDF: rmscedi@recoverycorp.com Nov 16 2016 02:13:56

Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 14163432 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Nov 16 2016 02:17:34 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 14164624 E-mail/PDF: resurgentbknofications@resurgent.com Nov 16 2016 02:13:39  
 LVNV Funding, LLC its successors and assigns as, assignee of Springleaf Financial,  
 Services Of Indiana, Inc., Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 14167908 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 16 2016 02:13:36  
 PYOD, LLC its successors and assigns as assignee, of CitiFinancial, Inc.,  
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 14108018 E-mail/PDF: rmscedi@recoverycorp.com Nov 16 2016 02:13:12  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Allegheny County  
 cr Borough of Avalon  
 cr Cornell School District  
 cr Deutsche Bank National Trust Company, As Trustee E  
 cr Duquesne Light Company  
 cr JPMC Specialty Mortgage LLC  
 cr OCWEN LOAN SERVICING, LLC AS SERVICER FOR DEUTSCHE  
 cr Ocwen Loan Servicing, LLC as servicer for  
 cr Pittsburgh Water & Sewer Authority

TOTALS: 9, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: mgut  
Form ID: pdf900

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 17, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMC Specialty Mortgage LLC agornall@goldbecklaw.com,  
bkggroup@goldbecklaw.com/bkggroup@kmlawgroup.com  
David Neeren on behalf of Creditor Ocwen Loan Servicing, LLC as servicer for  
dneeren@udren.com, vbarber@udren.com  
Elizabeth Lamont Wassall on behalf of Creditor Ocwen Loan Servicing, LLC as servicer for  
vbarber@udren.com  
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Cornell School District jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Borough of Coraopolis jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Borough of Avalon jhunt@grblaw.com, cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com  
Jerome B. Blank on behalf of Creditor Deutsche Bank National Trust Company, As Trustee Et  
Al... pawb@fedphe.com  
Joseph A. Fidler on behalf of Creditor Enterprise Bank jfidler@enterprisebankpgh.com  
Joshua I. Goldman on behalf of Creditor JPMC Specialty Mortgage LLC bkggroup@kmlawgroup.com  
Max C. Feldman on behalf of Debtor William J Borlak mcfeldman@verizon.net  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Ocwen Loan Servicing, LLC pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com/pghecf@bernsteinlaw.com;cabbott@ecf.court  
rive.com  
Peter J. Ashcroft on behalf of Creditor OCWEN LOAN SERVICING, LLC AS SERVICER FOR DEUTSCHE  
BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERIQUEST MORTGAGE SECURITIES INC., ASSET-BACKED  
PASS -THROUGH CERTIFICATES, SERIES 2005-R1 pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com/pghecf@bernsteinlaw.com;cabbott@ecf.court  
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Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com/pghecf@bernsteinlaw.com;cabbott@ecf.court  
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Rosemary C. Crawford on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com,  
PA68@ecfcbis.com  
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com  
William E. Miller on behalf of Creditor Deutsche Bank National Association, et al., by its  
servicer Ocwen Loan Servicing, LLC wmiller@sterneisenberg.com, bkecf@sterneisenberg.com  
William E. Miller on behalf of Creditor OCWEN LOAN SERVICING, LLC AS SERVICER FOR DEUTSCHE  
BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERIQUEST MORTGAGE SECURITIES INC., ASSET-BACKED  
PASS -THROUGH CERTIFICATES, SERIES 2005-R1 wmiller@sterneisenberg.com, bkecf@sterneisenberg.com  
TOTAL: 20